

SPOTLIGHT

American Income Life & National Income Life • January 2003 • Volume 36 • Number 1

A portrait of Marlon Underwood, a Black man with a mustache, smiling. He is wearing a dark suit jacket, a white shirt, and a red tie. A red and white striped pocket square is visible in his jacket. The background is a scenic view of mountains and a valley.

**RECORD
BREAKER**

**Marlon
Underwood**

Focused on being
the best

Portions of this comment have been reprinted from the AIL Labor Letter.

Focus on Being the Best

The New Year is a time to look at the future with optimism and confidence. Therefore, you can imagine my reaction to a recent stock market analysis issued by Morgan Stanley which urged their clients to "look for the union label. . . and run the other way or at least toward non-unionized players." Morgan Stanley is a fine company but their analysis about the viability and profitability of union companies is completely off target.

American Income Life is one of the biggest union insurance companies in a largely non-union industry. We see value in our relationship with union families and support, in both word and deed, the goals of the union movement. These values were introduced by our founder Bernard Rapoport and remain the bedrock of our business philosophy.

Today, AIL has never been more profitable or a better investment. Our status as a union company offers a high level of credibility to investors.

American Income through our holding company, Torchmark, is noted for providing investors with the highest level of information and transparency in business operations. Standard & Poor's recently cited AIL and Torchmark as one of the six best companies in the S&P 500 for financial disclosures in our annual report, the document most investors read.

And if those little tidbits don't shout "union — yes," then take a look at how we closed out 2002 — with a 33 percent sales growth over the previous year, and 2001 was a record breaking year!

Have you still got your running shoes on? Good, because just ask our top Individual Producer, Marlon Underwood, what kind of success he has realized in 2002 (a record breaking \$277,779 in YTD Net ALP), and I guarantee once your chat is finished you will be running toward this company, with no less than bells on!

Contrary to Morgan Stanley's assertion, AIL achieved these incredible results as a 100 percent union company, from our headquarters in Waco, Texas to each and every field office. American Income employees are proud members of Office and Professional Employees (OPEIU) Local 277.

We have also gone the extra step encouraging our employees to buy union products and services where available. The Home Office practices what we preach by purchasing products and services of other union companies when given the choice.

In addition, our field force donates tens of thousands of dollars every year to union causes and events. Look for a union picket line or dispute and you are likely to find AIL helping out.

Our Labor Advisory Board, a board which advises the company on union causes to support, and the insurance needs of union families, is unique in American business and has become an institution. The board, chaired by Communications Workers of America President Morton Bahr, is made up of outstanding national and international union leaders, including AFL-CIO President John Sweeney and Secretary-Treasurer Rich Trumka. The board also sponsors the AIL Labor Letter. For 35 years, the Labor Letter has become one of the most widely read publications about the labor movement and issues concerning today's working men and women.

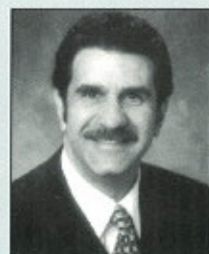
On behalf of the entire AIL family, I want to thank the union leaders and families who have made our success possible. We know they have a choice among insurance companies, and they have chosen AIL because of our shared values, our commitment to provide the best insurance product at the best value and our willingness to stand behind it. We continuously search for ways to improve how we do business and a big part of our commitment is dedicated to strengthening our relationships throughout the labor movement. We know when union families prosper, our business and our nation prospers as well.

As we look to the coming year, labor families can count on us to be there in both good and difficult times. Making a difference is what AIL is all about!

For more than 50 years, AIL has lived up to its commitment as a union company. American Income is proof a company can be unionized, make a profit for investors, treat employees well and provide outstanding service to its customers.

So the next time somebody says "run the other way, union companies are a bad investment and can't make money," introduce them to the Marlon Underwoods, Tim Cruises, Rona Spanos, Darrell Doreys, Paul Rumbucs or Eric Gigliones and watch how fast they change directions.

Focus on being the best and you might just find that you get what you need — \$100 million in 2003.



FROM THE DESK OF:

Roger Smith
President & Chief
Marketing Officer of
American Income Life

"Our status as a union company offers a high level of credibility to investors."

Dates to Remember

Wednesday, Feb. 26, 2003

All business and P.R. credits must be received in Waco to count for February production.

Thursday, March 27, 2003

All business and P.R. credits must be received in Waco to count for March production.

Monday, April 28, 2003

All business and P.R. credits must be received in Waco to count for April production.

Wednesday, May 28, 2003

All business and P.R. credits must be received in Waco to count for May production.

Thursday, June 12 to Sunday, June 15, 2003

American Income Life's annual convention in Orlando, Florida at the Walt Disney® World Swan and Dolphin Hotel

Milestones

\$200,000 In Force

The following Agents have \$200,000 of in-force premium:

Marlon Underwood

Look For The Asterisk

The asterisks, shown throughout the magazine, indicate that place will be a year-to-date award winner. The Producers, who will be recognized at the 2003 Disney® Awards Presentation, are as follows: the top SGA from each category, the top two P.R. Managers and the top three Representatives from each category, the top five MGAs, the top SA, the top five GAs and the top ten Individual Producers. Check your production! If there is an asterisk by your position, you could be on your way to Disney®! The convention will be held June 12-15, 2003.

Founder's Club Outstanding Producers

Fourth Quarter

Agent	SGA	Times Qualified	Total Net ALP	N/G*	Retention
Jennifer Baron	Tom Williams	1	\$58,888		79.4
Jim Bianchi	Durhon Oldham	3	62,616		88.8
Mark Bleier	Gary Bleier	8	42,167		82.8
Lance Brown	Cohen-Hartman	3	60,456		82.6
Bulbinder Hayer	Rick Altig	2	57,176		81.0
Hal Herman	Durhon Oldham	1	43,229		83.8
Russell Morris	Marc Zipper	1	62,956		79.4
Scott Remmey	Eric Giglione	6	41,163		82.1
Jeffrey Robinson	Scott Smith	1	39,076		76.6
George Sturge	Ramin Kouladji	1	44,485		81.8
Eric Tuttobene	Jatoft-Foti	1	46,439		75.5
Robert Ulreich	Durhon Oldham	2	42,946		75.0
Al-Karim Walji	Rick Altig	2	52,160		75.5
Matthew Wolfanger	Durhon Oldham	2	55,949		80.0

*Percentage of Net to Gross

Founder's Club Outstanding P.R. Representatives

Fourth Quarter

P.R. Rep	SGA	Times Qualified	Number of Cards/Groups
Kenneth Altizer	Marc Morton	5	51 Groups
Becky Cutler	Bill Jennings	8	45 Groups
Darrell Dorey	Ramin Kouladji	4	59 Groups
Vivian Dwyer	Ali Shahrak	1	39 Groups
Al Wall	Joshua Chalom	5	15,127 Cards

Required Retention Rate

Effective Jan. 1, 2003, to be eligible for bonuses and featured in Spotlight, top Producers must meet the required Retention rate, or the minimum Net to Gross ratio*.

Retention: 67 percent

Net to Gross: 78 percent

* Net to Gross is only used during the Producer's first eight months.

Spotlight

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MARKETING

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2004 Convention Qualifications

Career Agents

- A 50 percent and 52.5 percent Career Agent must write \$78,000 of Net ALP as of Dec. 31, 2003, and a 57.5 percent and 62.5 percent Career Agent must write \$84,000 of Net ALP as of Dec. 31, 2003.
- For Career Agents contracted less than one year, this amount will be prorated based on number of months contracted after the ninth month. Minimum Net ALP which will be required, regardless of the number of months of service, is \$58,500, if contracted after Feb. 28, 2003. If a Career Agent has been contracted ten months, \$65,000 of Net ALP will be required; 11 months \$71,500 of Net ALP will be required. If you were contracted before Jan. 1, 2003, \$78,000 of Net ALP will be required.
- See Net to Gross and Retention requirements outlined below.

Supervising Agents

- A Supervising Agent must write \$78,000 of personal Net ALP as of Dec. 31, 2003.
- See Net to Gross and Retention requirements outlined below.

General Agents

- A General Agent can qualify for convention through individual production by writing \$84,000 of personal Net ALP as of Dec. 31, 2003.
- Have \$132,000 of First Year Agent Net ALP. General Agents must have at least two active First Year Agents as of Dec. 31, 2003 in order to qualify on First Year Agent production.
- See Net to Gross and Retention requirements outlined below.

Master General Agents – Agency Production

- Have \$264,000 of First Year Agent Net ALP. Master General Agents must have at least four active First Year Agents as of Dec. 31, 2003 in order to qualify on First Year Agent production.
- MGAs cannot qualify for convention on individual production. Master General Agents must qualify on First Year Agent production requirements.
- See Net to Gross and Retention requirements outlined below.

State General Agents

- Must meet minimum qualifications for YTD First Year Agent production by Dec. 31, 2003. SGAs cannot qualify for convention on individual production.
- See Net to Gross and Retention requirements outlined below.
- Only qualifying State General Agents will be invited to attend the convention.

Public Relations Representatives

- Must obtain 16,800 lead cards, or 74 endorsed groups (REWs, NEWs, ORIs — IGs, PGs, and TGs). For a group to count toward qualification, the group must have a 50 member minimum and a three percent return with a minimum of 10 cards. All ORIs (group credits — not cards) will count as double credit.
- P.R. Reps can qualify under only one method. For example, P.R. Reps will not receive a double qualification by signing 74 Groups, and acquiring 16,800 lead cards.

Public Relations Managers

- P.R. Managers must obtain 50,400 cards and must have at least two active P.R. Reps coded as of Dec. 31, 2003 in order to qualify.

Net to Gross and Retention Requirements

- Qualifiers must have 78 percent Net to Gross, or a 67 percent Retention Rate. Net to Gross will only be used through the eighth month. After eight months the 67 percent Retention Rate will be required.
- The Net to Gross and Retention Rates as shown in the qualifier's December 2003 AP&P report will be used to determine their qualification.
- Year-To-Date Award Winners must also have 78 percent Net to Gross, or a 67 percent Retention Rate to receive recognition.

Promoted To Supervising Agent

Richard Austin Shashi Parekh South Carolina	Christopher Ausura Eric Giglione New Jersey	Hashim Ayyaril Guy Rouelle Vermont	Kenton Blandford Ramin Kouladji Newfoundland	Edward Bobalek Rick Mansfield Maine	Cal Bogert Larry Geneser Missouri
John Chamblee Wittenbach-Ostrovsky Mississippi	Jack Collins John Akers Nebraska	Jason Crain Vlad Basov Texas	June Duvall Ali Shahrak Virginia	Mervyn Ee Rick Altig British Columbia	Evan Filipek James Surace Ohio
Jonathan Finkel David Zophin Connecticut	Jay Flowers Rick Altig Tennessee	Terri Foote Marcellus Adams Utah	Alec Friedman Tom Williams Florida	Michael Graham Larry Geneser Kansas	Chris Gursche Rick Altig British Columbia
Shenila Habib Joshua Chalom Ontario	Thomas Hanson Marc Zipper Florida	John Hard Vic Hancock Indiana	Robert Hunt Ramin Kouladji New Brunswick	Joshua Isble Rick Altig Tennessee	Todd Johnston Ramin Kouladji Nova Scotia
Daniel Kline Eric Giglione New Jersey	Paul Kress Matt Blumert Maryland	Ann Lindberg Rick Altig Manitoba	Jered Liske Vlad Basov Texas	Randy Mandell Bill Jennings Colorado	Barclay Moran Rick Altig Alberta
Thomas Morgan Larry Geneser Missouri	Katheryn Morschl Larry Geneser Missouri	Jeffrey Morse Marcellus Adams Utah	Christy Packer Marcellus Adams Utah	Philip Prata Eric Giglione New Jersey	Alan Riedel David Zophin Connecticut
Adrienne Ross Steve Friedlander New Zealand	Brian Schreiter Nicholas Nitkowski Louisiana	Rick Slan Bill Jennings Colorado	Suzanne Stenger Eric Giglione New Jersey	Jesus Tyler Ali Shahrak Virginia	John Vukusich Vlad Basov Texas
Robert Wagers Ali Shahrak North Carolina	Robert Washburn Ali Shahrak Virginia	Alice Wong Rick Altig British Columbia	Jefferson Yupiter Rick Altig British Columbia		

Promoted To General Agent

Benjamin Gibbs Geneser-Bitman Illinois	Tracey Johnston Larry Geneser Missouri	Michael Kolasa Matt Blumert Maryland	Anna Nelson Robert Patterson New Mexico	Erik Pagtakhan Jatoft-Foti California	Shannon Richardson Geneser-Bitman Illinois
Karlton Roberts Eric Giglione Pennsylvania	Jarred Starman Geneser-Bitman Illinois	Michael Virgin Marc Morton Ohio	Douglas Zigby Joshua Chalom Ontario		

Promoted To Master General Agent

Kevin Appasamy Rick Altig Saskatchewan	Kouassi Appiah Rick Altig British Columbia	Paul Beasant Ramin Kouladji Newfoundland	Patrick Duray Rick Altig Minnesota	Gregory Engrav Joseph Manone Wisconsin	Bret Fels Eric Neal Texas
Byron Fletcher Guy Rouelle Vermont	Laurie Gruber Joseph Manone Wisconsin	Jim Maratta Joshua Chalom Ontario	James March Vlad Basov Texas	Joshua Robinson Geneser-Bitman Illinois	Frank Rosello Vlad Basov Texas
Rene Sheir Rick Altig Quebec	Shamshinder Sidhu Rick Altig British Columbia	Ryan Stenglein Rick Altig Minnesota	Chris Stephens Jatoft-Foti California	William Taylor Joseph Manone Wisconsin	Jean-Francois Vezina Rick Altig Quebec

INDIVIDUAL PRODUCERS



1. Marlon Underwood
Woodridge, IL

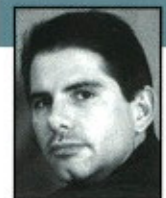
Record Breaker!
MTD Net ALP &
YTD Net ALP



3. Matthew Wolfanger
Rochester, NY



5. James Dattilo
Jacksonville, FL



7. Russell Morris
Altamonte Springs, FL



9. Timothy Cruise
Woodridge, IL

Record Breaker!
YTD Net ALP



2. Jim Bianchi
Rochester, NY



4. Stefan Reynolds
Auckland, NZ



6. Bulbinder Hayer
Burnaby, BC



8. Allan Gilbert
Woodridge, IL



10. Kelly McDonald
Concord, CA

INDIVIDUAL PRODUCERS

December Qualifiers

All Time Record to Beat					
Marlon Underwood	Net ALP	Year	Month		
★	\$51,235	2002	Dec.		
Name	Net ALP	NG [▲]	Rtn	MGA	SGA
1. Marlon Underwood	\$51,235		72.5	Marlon Underwood	Scott Smith
2. Jim Bianchi	25,730		90.3	Paul Rumbuc	Durhon Oldham
3. Matthew Wolfanger	25,048		79.9	Paul Rumbuc	Durhon Oldham
4. Stefan Reynolds	21,720	99		Lawrence Hauck	Steve Friedlander
5. James Dattilo	21,164		66.2	James Dattilo	Marc Zipper
6. Bulbinder Hayer	18,673		74.5	Bulbinder Hayer	Rick Altig
7. Russell Morris	18,488		88.4		Marc Zipper
8. Allan Gilbert	18,235	83		Brian Waller	Scott Smith
9. Timothy Cruise	17,258		79.1	Eric Nichols	Scott Smith
10. Kelly McDonald	17,242		72.7		Jatoft-Foti
11. Kobie Samuels	17,083	85		Steven Jakubczak	Scott Smith
12. Samuel Christmas	16,565	99		Chris Hernandez	Scott Smith
13. Jennifer Baron	16,351		76.9	William Cook	Tom Williams
14. Robert Terborg	16,196		76.2	Melinda-Rae Lyse	Rick Altig
15. Gregory Shaughnessy	15,481	95		Peter Novellino	Rick Altig
16. John Huber	15,427		81.4	John Huber	Eric Giglione
17. Carlos Bastardo	15,356	100		Marlon Underwood	Scott Smith
18. Nanda Duraisami	15,340	100		Bulbinder Hayer	Rick Altig
19. Glen Sylvester	15,214	88		Brenda Carson	Tyrone Conard
20. Eddie Norman	15,132		66.7	Eddie Norman	Scott Smith
21. Jose Sanchez	14,912		79.1	David Wang	Scott Smith
22. John DeRosier	14,850		65.3	John DeRosier	Williams-Williams
23. Hugo Rust	14,763		79.9	Steve Foti	Jatoft-Foti
24. David Tubbin	14,685		70.3	David Tubbin	Rick Altig
25. Leslie Benson	14,518		77.5	Wendell Bangs	Rick Altig
26. Mario Trejo	14,103		75.0	Lee Conti	David Cohen
27. Curt Snow	13,981	89		Gloria Sanchez	Jatoft-Foti
28. Al-Karim Walji	13,861		75.5	Melinda-Rae Lyse	Rick Altig
29. Gaurang Pandya	13,453	78		Margaret Harrison	Joshua Chalom
30. Paul Kress	13,401	89		Mindy Guisewite	Matt Blumert
31. Catherine Clarke	13,388	90		Roger Geering	Steve Friedlander
32. Eunice Wallace	13,347	98			Steve Friedlander
33. Mary Ann Gaelic	13,282	98		Lawrence Hauck	Steve Friedlander
34. Kent Booze	13,267	83		Ronald VanWoesik	Vlad Basov
35. Ruben Soberanes	13,243		78.6	Doreen Ryan-Foti	Jatoft-Foti
36. Lee Conti	13,211		100.0	Lee Conti	David Cohen
37. Cal Bogert	13,202	87		Patrick Shehan	Larry Geneser
38. Kim Wilhelm	13,197		81.4	Steven Lee	Rick Altig
39. Francisco Perez	13,142		69.4	Jeffrey Dinocento	Eric Giglione
40. David Wang	12,871		68.2	David Wang	Scott Smith
41. Eric Tuttobene	12,807		75.0	Paul Rumbuc	Durhon Oldham
42. Lester Denley	12,619	98			Wittenbach-Ostrovsky
43. Wai-Ming Wong	12,538		69.3	Lee Conti	David Cohen
44. Alfred O'Connor	12,477	92		Steven Greer	Durhon Oldham
45. Eric Topper	12,435	77			Ali Shahrak
46. David Galbreath	12,209	100		Lawrence Hauck	Steve Friedlander
47. Frederick Hadayia	12,167	95		Steven Greer	Durhon Oldham
48. Dana Spohn	12,136	91		David Tubbin	Rick Altig
49. Christopher Pappas	11,991	100		Brian Waller	Scott Smith
50. Kenneth Madden	11,926		70.5	Doreen Ryan-Foti	Jatoft-Foti

▲ Percentage of Net to Gross

All Time Record to Beat

★ Marlon Underwood	Net ALP \$277,779	Year 2002
Name	Net ALP	NG [▲]
* 1. Marlon Underwood	\$277,779	
* 2. Timothy Cruise	251,697	
* 3. James Dattilo	184,315	
* 4. Jim Bianchi	172,596	
* 5. Lance Brown	165,038	
* 6. Matthew Wolfanger	161,557	
* 7. Ruben Soberanes	157,145	
* 8. Kelly McDonald	154,410	
* 9. David Wang	154,286	
* 10. Al-Karim Walji	147,151	
11. Jennifer Baron	146,331	
12. Russell Morris	141,199	
13. Joey Kennedy	137,539	
14. John Rice	137,222	
15. Roland Parker	136,972	
16. David Tubbin	132,983	
17. Mark Bleier	122,825	
18. Alex Roland	119,923	
19. Raymond Lau	118,506	
20. Camy Smith	118,419	
21. Ramin Maghsoud	118,319	
22. Scott Remyey	116,698	
23. Douglas Bauknecht	115,821	
24. Keith Zabrocki	114,181	
25. Anita St. Arnaud	113,945	
26. Julie Wells	110,761	
27. Francisco Perez	110,610	
28. Robert Ulreich	108,857	
29. Eric Tuttobene	107,994	
30. Eric Guinn	107,837	
31. David Mah	107,804	
32. Scott Kangas	107,478	
33. Joseph Schofield	106,517	
34. James Schneider	105,370	
35. Clay-Nghia Nguyen	104,812	
36. Douglas Zigby	104,338	
37. Joshua Robinson	104,192	
38. Samuel Cohen	104,157	
39. Innocent Okeke	103,867	
40. Rajeev Arora	103,307	
41. Patrick Parisi	103,075	
42. Gary Ponting	102,544	
43. Andrew Fike	102,381	
44. David Jackson	102,084	
45. Carl Boldon	101,669	
46. DeMario Cooper	101,654	
47. Chris Hernandez	101,416	
48. Benjamin Mancillas	101,197	
49. Jinzhou Zhao	101,077	
50. Allen Green	100,724	

YTD Qualifiers

Name	Net ALP	NG [▲]	Rtn	MGA	SGA
Marlon Underwood			72.5	Marlon Underwood	Scott Smith
Eric Nichols			79.1	Eric Nichols	Scott Smith
James Dattilo			66.2	James Dattilo	Marc Zipper
Paul Rumbuc			90.3	Paul Rumbuc	Durhon Oldham
			86.2		Cohen-Hartman
Paul Rumbuc			79.9	Paul Rumbuc	Durhon Oldham
Doreen Ryan-Foti			78.6	Doreen Ryan-Foti	Jatoft-Foti
			72.7		Jatoft-Foti
David Wang			68.2	David Wang	Scott Smith
Melinda-Rae Lyse			75.5	Melinda-Rae Lyse	Rick Altig
William Cook			76.9	William Cook	Tom Williams
			88.4		Marc Zipper
			71.3		Rick Altig
Doreen Ryan-Foti			67.3	Doreen Ryan-Foti	Jatoft-Foti
			72.5		Tom Williams
David Tubbin			70.3	David Tubbin	Rick Altig
			82.6		Gary Bleier
Alex Roland			75.7	Alex Roland	Chris Lafond
Roger Fung			79.8	Roger Fung	Rick Altig
Israel Pena			64.1	Israel Pena	Tom Williams
			88.2		Vlad Basov
Stephen Liberto			75.0	Stephen Liberto	Eric Giglione
			79.7		Rick Altig
Keith Zabrocki			76.0	Keith Zabrocki	Marc Morton
Christine Hartman			74.1	Christine Hartman	Cohen-Hartman
Nickolay Gusev			86.3	Nickolay Gusev	Vlad Basov
Jeffrey Dinocento			69.4	Jeffrey Dinocento	Eric Giglione
Roger Johnson			75.4	Roger Johnson	Jatoft-Foti
Paul Rumbuc			75.0	Paul Rumbuc	Durhon Oldham
Derek Hartley			68.9	Derek Hartley	Ali Shahrak
Roger Fung			64.3	Roger Fung	Rick Altig
Wendell Bangs			76.4	Wendell Bangs	Rick Altig
David Hausman			64.2	David Hausman	Eric Giglione
Michael Knapick			83.5	Michael Knapick	Scott Smith
Ronald VanWoesik			80.0	Ronald VanWoesik	Vlad Basov
			85.5		Joshua Chalom
Joshua Robinson			67.2	Joshua Robinson	Geneser-Bitman
Robert Delesky			72.5	Robert Delesky	Eric Giglione
Innocent Okeke			65.5	Innocent Okeke	Matt Blumert
Rajeev Arora			90.9	Rajeev Arora	Rick Altig
			75.1		Lisa D'Amico
Anthony Zuppe			65.5	Anthony Zuppe	James Surace
Andrew Fike			81.8	Andrew Fike	Williams-Williams
			71.9		Tom Williams
Kevin Khadivian			66.2	Kevin Khadivian	Scott Smith
DeMario Cooper			73.4	DeMario Cooper	Geneser-Bitman
Chris Hernandez			77.7	Chris Hernandez	Scott Smith
Danny VanHouten			84.0	Danny VanHouten	Joseph Manone
Rob Hay			78.5	Rob Hay	Rick Altig
			75.4		Richard Rutt

▲ Percentage of Net to Gross

MONETARY DONATIONS

American Income Life & National Income Life

- Donated \$1,000 to the Arthritis Foundation for their annual John E. Lawe Labor Leaders' Award Buffet.
- Contributed \$1,000 to the Our Brothers Keeper Foundation, Inc.
- Donated \$5,000 to the Labor Heritage Society's Spirit of Solidarity Monument Campaign (see picture below).
- Gave \$5,000 to the Retail, Wholesale and Department Store Union for the Jewish Labor Committee.
- Contributed \$500 to the Newfoundland & Labrador Association of Public & Private Employees.
- Gave \$1,000 to the Americans for Democratic Action.
- Donated \$4,000 to the LCLAA.
- Contributed \$1,000 to the Corpus Christi Chapter of LCLAA Paul Montemayor scholarship fund.

Jatoft-Foti Agency

- Gave \$125 to the Building Trades annual holiday party.
- Contributed \$100 to the Local 1237 Christmas party.
- Gave \$100 to the Coalition of Organized Labor.
- Donated \$216.49 to the Sacramento Modesto IBT Retiree's party
- Gave \$100 to the Glaziers Local 767 annual potluck.
- Gave \$240 to the Northern California Carpenters Regional Council.
- Contributed \$15 to the Teamster Retiree Club of Santa Clara County.

Tom Williams Agency

- Donated \$500 to the Palm Beach Chapter of the Florida Credit Union League.

Total \$19,896.49

OTHER DONATIONS

American Income Life

- Recently became recognized as a long standing supporter of Project VOTE.

- Participated in the Central Labor Council Distinguished Service Awards Dinner by purchasing an ad in the dinner program.



The picture to the left shows Pater Nielsen, a P.R. Representative in Michigan, presenting a \$5,000 check to Jay Egan, President of the Labor Heritage Society of West Michigan and President of CWA Local 4034, for the Spirit of Solidarity Monument Campaign. This monument is being erected to honor the 1911 Furniture Workers Strike.

RETENTION BONUS

QUALIFIER	AGENCY	QUALIFIER	AGENCY	QUALIFIER	AGENCY	QUALIFIER	AGENCY	QUALIFIER	AGENCY	QUALIFIER	AGENCY	QUALIFIER	AGENCY				
Marlon Underwood	Scott Smith	\$8,709.96	Patrick Parisi	Lisa D'Amico	\$1,651.62	Peter Laes	David Cohen	\$1,237.81	Zulfikar Bhukera	Scott Smith	\$997.16	Rene Sheir	Rick Altig	\$639.57	Ian McKeen	Altig-Martyn	\$351.03
Jim Bianchi	Durhon Oldham	\$5,146.15	John McGrath	Rick Altig	\$1,631.35	Vedran Pipinic	Richard Rutt	\$1,230.17	Jeffrey Moyle	Altig-Martyn	\$991.83	Suzanne Stenger	Eric Giglione	\$638.76	Thomas Harrison	Larry Geneser	\$350.01
Matthew Wolfanger	Durhon Oldham	\$5,009.65	Andre Abramovich	Rick Altig	\$1,623.54	Sherry Carvin	Larry Geneser	\$1,229.94	Daryl Wilkens	Rick Altig	\$989.77	Kenton Blandford	Ramin Kouladji	\$635.16	Theodore Black	Larry Geneser	\$349.98
Russell Morris	Marc Zipper	\$3,697.78	Robert Russo	Rick Altig	\$1,620.17	Tim Smith	Durhon Oldham	\$1,227.69	Joshua Goodman	Bill Jennings	\$984.93	Sean Allan	Rick Altig	\$632.64	Celia Questin	Rick Altig	\$348.48
Bulbinder Hayer	Rick Altig	\$3,548.00	Maia Pruitt	Hurst Kopp	\$1,618.01	Dale Cheney	Altig-Martyn	\$1,227.53	Bryan Johnson	Geneser-Bitman	\$982.92	Evanne McKenzie	Steve Friedlander	\$631.17	Barclay MacDonald	Rick Altig	\$348.21
Timothy Cruise	Scott Smith	\$3,451.71	Gaurang Pandya	Josh Chalom	\$1,614.45	Linda Christensen	Rick Altig	\$1,224.78	Heather Baus	Rick Altig	\$972.23	Harold Eason	Scott Smith	\$629.67	Travis Vandeberghe	Rick Altig	\$345.66
James Dattilo	Marc Zipper	\$3,386.32	Paul Kress	Matt Blumert	\$1,608.21	Benjamin Vanfossen	Scott Smith	\$1,222.89	Thomas Reddoch	Kevin Pawlowski	\$949.68	Stefanie Sharp	Eric Giglione	\$629.37	Brian Moore	Durhon Oldham	\$344.70
Jennifer Baron	Tom Williams	\$3,106.79	Catherine Clarke	Steve Friedlander	\$1,606.59	Susanne Munro	Durhon Oldham	\$1,222.14	David Tennyson	Scott Smith	\$947.67	Stephen Flecker	Richard Rutt	\$628.53	Pauline West	Steve Friedlander	\$342.81
John Huber	Eric Giglione	\$3,085.46	Eunice Wallace	Steve Friedlander	\$1,601.64	Elizabeth Smith	Geneser-Bitman	\$1,221.39	James Woodruff	Larry Geneser	\$943.38	Jean Brinkman	Joseph Manone	\$628.20	David Farraway	Rick Altig	\$342.27
Robert Terborg	Rick Altig	\$3,077.38	Mary Ann Gaelic	Steve Friedlander	\$1,593.84	Elizabeth Phillips	David Cohen	\$1,221.37	William Sanders	Rick Altig	\$928.70	Dan Simperingham	Steve Friedlander	\$623.55	John Chamblee	Wittenbach-Ostrovsky	\$342.00
Jose Sanchez	Scott Smith	\$2,982.58	Kent Booze	Vlad Basov	\$1,592.07	Gregory Krier	Rick Altig	\$1,219.94	Peter Hamm	Eric Giglione	\$922.13	Victor Quimson	Jatoft-Foti	\$621.12	Ivan Pichugin	Rick Altig	\$341.73
Hugo Rust	Jatoft-Foti	\$2,952.60	Alan Buck Luymes	Rick Altig	\$1,591.57	Roddy Yamachika	David Cohen	\$1,214.85	Robert Bingham	Richard Rutt	\$892.37	Lona Marieoneaux	Nick Nitkowski	\$621.09	Joseph Armooh	Eric Giglione	\$341.64
Kelly McDonald	Jatoft-Foti	\$2,931.21	Cal Bogert	Larry Geneser	\$1,584.27	Rebecca Francis	James Surace	\$1,210.59	Jarrod Taylor	Rick Altig	\$876.54	Bradley Kulak	Durhon Oldham	\$616.65	Gina Lutkus	Eric Giglione	\$341.49
Leslie Benson	Rick Altig	\$2,758.46	Jin Zhou Zhao	Rick Altig	\$1,578.21	Scott Jordan	Wittenbach-Ostrovsky	\$1,203.53	Ricardo Rodriguez	Scott Smith	\$874.08	John Wallace	Eric Giglione	\$615.84	Torrey Jewett	Guy Rouelle	\$341.34
Mario Trejo	David Cohen	\$2,679.69	Steven Polederos	David Zophin	\$1,549.73	Joseph Habeeb	Vlad Basov	\$1,200.94	Michael Pellicciotta	Eric Giglione	\$873.95	Robert MacDonald	Durhon Oldham	\$614.79	Julie Barron	Steve Friedlander	\$341.13
Lee Conti	David Cohen	\$2,642.34	Todd Jennings	Durhon Oldham	\$1,526.50	Todd Johnston	Ramin Kouladji	\$1,197.57	Susan Bergh	Eric Giglione	\$870.99	Daniel Lamarche	Rick Altig	\$614.40	Myra Kirk	Rick Altig	\$340.98
Kim Wilhelm	Rick Altig	\$2,639.40	Lester Denley	Wittenbach-Ostrovsky	\$1,514.28	Larry Lozano	Jatoft-Foti	\$1,192.32	Steven Kapphahn	Tim Schroeder	\$870.69	David Rice	Durhon Oldham	\$609.54	Barry Garelick	Eric Giglione	\$340.65
Al-Karim Walji	Rick Altig	\$2,633.76	Alfred O'Connor	Durhon Oldham	\$1,497.33	Scott Georger	Durhon Oldham	\$1,188.50	Carlos Espinel	Marc Zipper	\$867.00	Bhuvan Sawhney	Rick Altig	\$608.49	Dustin Venekamp	Rick Altig	\$339.27
Stefan Reynolds	Steve Friedlander	\$2,606.43	Arthur Carter	David Cohen	\$1,496.68	Keith Zabrocki	Marc Morton	\$1,187.08	Sergey Tovmenko	Larry Geneser	\$864.03	Rebecca Chambers	Ali Shahrak	\$608.04	Steven Mineo	Durhon Oldham	\$339.12
Ruben Sobranes	Jatoft-Foti	\$2,516.19	David Galbreath	Steve Friedlander	\$1,465.11	Elaina Bosco	Tom Williams	\$1,185.93	David Thomas	Eric Giglione	\$857.58	Marisol Peterson	Eric Giglione	\$607.89	Joseph Raab	Eric Giglione	\$338.94
David Tubbin	Rick Altig	\$2,496.47	Frederick Hadayia	Durhon Oldham	\$1,460.04	Paramjit Sangha	Rick Altig	\$1,181.39	Christopher Ausura	Eric Giglione	\$857.40	Michael Virgin	Marc Morton	\$607.08	Burnest Benson	Scott Smith	\$336.36
Eric Tutobene	Durhon Oldham	\$2,433.51	Dana Spohn	Rick Altig	\$1,456.38	Angie Chung	Eric Giglione	\$1,177.89	Mindy Guisewite	Matt Blumert	\$850.83	Marla Abe	James Surace	\$606.27	Blane Hickey	Furer-Whittinghill	\$333.87
Eddie Norman	Scott Smith	\$2,421.23	Rigoberto Pedroza	David Cohen	\$1,456.05	Shane Meacham	Rick Altig	\$1,172.29	James Hopkins	Ross Boles	\$846.81	Stephen Saul	Eric Giglione	\$605.67	Rebecca Park	Steve Friedlander	\$333.60
John DeRosier	Williams-Williams	\$2,376.07	Ray Keller	Chris Lafond	\$1,396.93	Daman Spicer	Larry Geneser	\$1,169.86	Justin Albaun	Eric Giglione	\$846.45	Thomas McGonigal	Rick Altig	\$601.80	Edward Colbert	Mike Jones	\$333.60
Francisco Perez	Eric Giglione	\$2,234.27	Joey Kennedy	Rick Altig	\$1,396.84	Barclay Moran	Rick Altig	\$1,167.81	Thomas Morgan	Larry Geneser	\$842.52	Kyle Kozel	Larry Geneser	\$601.56	Kelvin Zelaya	David Cohen	\$333.24
Allan Gilbert	Scott Smith	\$2,188.29	James Lawrence	Eric Giglione	\$1,394.06	Edwin Flores	David Cohen	\$1,165.86	George Hays	Vic Hancock	\$841.21	Michael McGinnis	Durhon Oldham	\$600.72	Terrance Hearn	Eric Giglione	\$331.86
Wai-Ming Wong	David Cohen	\$2,131.48	Dennis Pochron	James Surace	\$1,388.31	Larry Adebessin	Matt Blumert	\$1,165.50	Charlene Chapman	Eric Giglione	\$837.63	Dennis Thomas	Eric Giglione	\$599.82	Jesus Tyler	Ali Shahrak	\$331.41
Harpreet Gujral	Rick Altig	\$2,127.10	Joseph Larsen	Altig-Martyn	\$1,383.65	Douglas Zigby	Josh Chalom	\$1,164.72	James England	Vic Hancock	\$837.42	Holly Rebsom	Rick Altig	\$599.46	Kenneth Bell	Nick Nitkowski	\$328.38
Craig Nugara	Rick Altig	\$2,095.37	Daniel Muszynski	Mike Jones	\$1,376.51	Robert Dunn	Marc Morton	\$1,159.05	Christopher Alphen	Giglione-Brister	\$831.57	Sydney Nice	Jatoft-Foti	\$597.78	Jeffrey Ahrens	Durhon Oldham	\$327.84
David Wang	Scott Smith	\$2,059.44	Benjamin Mancillas	Joseph Manone	\$1,375.59	Donald Bouchard	Durhon Oldham	\$1,157.76	Regina Arnold	Allan Jennings	\$830.85	Douglas Stewart	David Cohen	\$595.47	Russel Lowery	Larry Geneser	\$327.21
Kobie Samuels	Scott Smith	\$2,050.02	Stephen Ross	Rick Altig	\$1,375.55	Robert Harris	Mike Jones	\$1,157.17	Levi Troyer	James Surace	\$828.63	Marisol Alaniz	David Cohen	\$595.02	Samantha Larson	Marc Zipper	\$326.58
Lance Brown	Cohen-Hartman	\$2,047.71	Marcus Bautista	Giglione-Brister	\$1,368.41	David Hamilton	Robert Smith	\$1,155.09	Scott Mellgren	Gary Bleier	\$824.52	Philip Prata	Eric Giglione	\$593.13	Iulia Iordachescu	Shashi Parekh	\$326.49
Joseph Ricci	Eric Giglione	\$2,030.83	Thomas Tulowiecki	Durhon Oldham	\$1,365.45	Robert Moorhead	Rick Altig	\$1,154.67	Jason Mollo	David Zophin	\$824.25	Christina Collins	John Akers	\$591.60	Brandon Niehaus	Larry Geneser	\$326.28
Mark Bleier	Gary Bleier	\$2,026.83	Preeti Sahgal	Josh Chalom	\$1,362.45	Yvonne Hernandez	David Cohen	\$1,153.80	Julie Wells	Vlad Basov	\$824.15	Kim Maxey	James Surace	\$590.97	Samuel Wright	Vic Hancock	\$326.01
Rajeev Arora	Rick Altig	\$1,997.62	London Burnett	James Surace	\$1,359.36	Maria Esposito	Cohen-Hartman	\$1,152.60	Albert Dodd	Marc Zipper	\$823.59	Anthony Rhone	Shashi Parekh	\$589.14	Blanca Lebron	Jatoft-Foti	\$323.31
Robert Ulreich	Jatoft-Foti	\$1,993.63	Larry Malitz	David Zophin	\$1,358.80	Elizabeth Mallon	Williams-Williams	\$1,146.01	Daniel Kline	Eric Giglione	\$822.99	Keith Cornwell	Mark Hancock	\$588.78	Jeffrey Patterson	Ali Shahrak	\$322.62
Samuel Christmas	Scott Smith	\$1,987.89	Christopher Pappas	Scott Smith	\$1,349.01	Tosha McQueary	Geneser-Bitman	\$1,143.42	Mike Cameron	Steve Friedlander	\$822.51	Randy Clem	Geneser-Bitman	\$588.06	Kenneth Whetstone	Cohen-Hartman	\$321.42
Scott Remmey	Eric Giglione	\$1,978.98	John Farley	Rick Altig	\$1,340.35	Matt Dworak	John Akers	\$1,142.10	Timothy Houser	Durhon Oldham	\$818.61	Thomas Young	Bill Jennings	\$587.97	Cheana Conrad	Hurst Kopp	\$321.36
Paul Hardy	Rick Altig	\$1,978.37	Teddence Bailey	Richard Rutt	\$1,340.28	Michael Welsh	Durhon Oldham	\$1,140.18	Lea Kent	Rick Altig	\$813.66	Lawrence Colyer	Ali Shahrak	\$587.91	Brodie Kristensen	Rick Altig	\$321.00
Arnold Iacoviello	Tom Williams	\$1,971.59	Alex Roland	Chris Lafond	\$1,339.18	Tarus Monroe	Larry Geneser	\$1,138.71	Lea Kent	Ali Shahrak	\$811.77	Brandalen Grade	Rick Altig	\$587.31	Barry Dillash	Eric Giglione	\$320.07
Scott Kangas	Rick Altig	\$1,943.39	John Baloun	Rick Altig	\$1,336.25	Richard Spicer	Altig-Martyn	\$1,138.66	Cassandra Baryk	Ali Shahrak	\$810.60	Baynish Bassett	Rick Altig	\$586.47	Sean Broomell	Ali Shahrak	\$319.26
David Thornton	David Cohen	\$1,942.10	Devin Helps	Rick Altig	\$1,334.85	Eric Guinn	Ali Shahrak	\$1,138.55	Hashim Ayyaril	Guy Rouelle	\$808.38	John Smith	Shashi Parekh	\$585.42	Justin Osborne	Vlad Basov	\$317.16
Kenneth Madden	Jatoft-Foti	\$1,908.23	Lynn Erickson	David Cohen	\$1,325.53	Steven Johnson	Giglione-Brister	\$1,131.15	Zenotha Gardner	Geneser-Bitman	\$798.75	Robert Gerboth	Bill Jennings	\$580.95			
Maria Bellajaro	Rick Altig	\$1,895.53	Rick Choptuik	Rick Altig	\$1,317.62	Scott Sonnenberg	Larry Geneser	\$1,121.13	Benjamin Gibbs	Geneser-Bitman	\$789.75	Steve Dockter	Rick Altig	\$580.14			
Earle Harris	Tom Williams	\$1,879.07	Scott Bellini	Rick Altig	\$1,315.47	Joseph O'Connor	Eric Giglione	\$1,119.55	Brandon Ito	David Cohen	\$789.12	Soudebeh Sarkarhosseini	Rick Altig	\$578.82			
Gregory Shaughnessy	Rick Altig	\$1,857.75	Nickolay Gusev	Vlad Basov	\$1,306.52	Gary Ponting	James Surace	\$1,112.12	Marlaina Lago	Richard Rutt	\$788.94	Lisa Eaves	Rick Altig	\$567.10			
Carlos Bastardo	Scott Smith	\$1,842.75	Barnard Foster	Geneser-Bitman	\$1,297.68	Clifford Kearbey	Geneser-Bitman	\$1,090.72	John Baldo	Giglione-Brister	\$784.83	Kevin Haines	Ramin Kouladji	\$546.64			
Nanda Duraisami	Rick Altig	\$1,840.83	Charles Paclik	Geneser-Bitman	\$1,295.85	William Dauphine	Rick Altig	\$1,083.04	Rebecca Fischer	David Cohen	\$784.70	Peter Athas	Wittenbach-Ostrovsky	\$481.43			
Jeffrey Robinson	Scott Smith	\$1,828.53	Lisa Donoghue	Steve Friedlander	\$1,295.33	James Parker	Vic Hancock	\$1,081.42	Dane Clay	Ali Shahrak	\$782.88	James Bailey	Geneser-Bitman	\$467.91			
Glen Sylvester	Tyrone Conard	\$1,825.71	John Hard	Vic Hancock	\$1,288.71	Todd Jordan	Rick Mansfield	\$1,076.36	Christine Hujber	Eric Giglione	\$729.64	Corey Friesen	Rick Altig	\$447.57			
Brian Moore	Larry Geneser	\$1,800.83	Jim Rice	Larry Geneser	\$1,286.52	Camy Smith	Tom Williams	\$1,057.41	Clifton Spears	Larry Geneser	\$724.52	Frank Lindal	Rick Altig	\$437.88			
Meneluo Perakis	Scott Smith	\$1,776.57	Tracy Haden	Kevin Pawlowski	\$1,266.86	Kirk Kupsy	Geneser-Bitman	\$1,047.18	Cynthia Wilhelmi	Rick Altig	\$716.47	Harold Canter	Rick Altig	\$435.32			
Todd Faulkner	Ali Shahrak	\$1,725.41	Jeremy Edwards	Rick Altig	\$1,264.20	William Feaster	Vlad Basov	\$1,027.95	Benjamin Glover	Vic Hancock	\$658.65	Paul Vojtek	Altig-Martyn	\$427.22			
Ramin Maghsoud	Vlad Basov	\$1,722.79	Andrew Fike	Williams-Williams	\$1,261.31	Randy Mandell	Bill Jennings	\$1,026.06	Shawn McCredie	Eric Giglione	\$657.09	Joseph Zaneski	Eric Giglione	\$366.09			
Roland Parker	Tom Williams	\$1,706.92	Jarred Starman	Geneser-Bitman	\$1,260.00	Rudi Camenzind	David Cohen	\$1,018.99	Byron Fletcher	Guy Rouelle	\$652.23	Chris Svarplaitis	Kevin Pawlowski	\$361.08			
Gary Selesky	Scott Smith	\$1,703.37	Samuel Cohen	Eric Giglione	\$1,257.98	Joseph Callahan	Rick Altig	\$1,017.96	Adrian Brown	Durhon Oldham	\$651.90	Ronald Unfried	Vic Hancock	\$358.68			
Cherie Waipouri	Steve Friedlander	\$1,695.04	Chris Georgiadis	Eric Giglione	\$1,257.93	Dino Amato	Eric Giglione	\$1,016.30	Amanpreet Sarai	Rick Altig	\$651.42	William Bernhart	Rick Altig	\$357.78			
Alfred Brenner	Jatoft-Foti	\$1,683.73	Roger Hotz	Rick Altig	\$1,249.57	Edwin Jammer	Kevin Pawlowski	\$1,013.97	Brenden Determann	Vlad Basov	\$648.93	Gregory Wozniak	Giglione-Brister	\$357.15			
Ted Schilling	Bill Jennings	\$1,680.22	Gregory Siard	Durhon Oldham	\$1,245.77	Anthony Hernandez	Scott Smith	\$1,008.57	Brian Browning	Geneser-Bitman	\$647.79	Rick Slan	Bill Jennings	\$354.81			
Julie Arahamian	Joseph Manone	\$1,679.64	Gene Noury	David Zophin	\$1,243.74	Christopher Folmer	Dennis Ishler	\$1,006.50	Jonathan Finkel	David Zophin	\$645.72	Belinda Harris	Scott Smith	\$353.43			
Curt Snow	Jatoft-Foti	\$1,677.78	Lori Nivens	Shashi Parekh	\$1,241.82	Michael McCracken	Altig-Martyn	\$1,005.00	Craig Smith	Altig-Martyn	\$642.09	Nataschia Wilson	Wittenbach-Ostrovsky	\$351.78			

Total Bonus Paid Out
\$404,007.49

SUPERVISING AGENTS



1. Dustin Raaum
Crystal, MN



2. Richard Spicer
London, ON



3. Tracy McNallan
Crystal, MN

All Time Record to Beat

Month: \$43,409 1st Yr. Gino Tanzif

All Time Record to Beat

Month: \$50,606 Net ALP Chad Roehrs

December Production

Name	1st Year Agent	Net ALP	NG	Rtn	# 1st Yr Agents	MGA	SGA
1. Dustin Raaum	\$30,668	\$34,456		76.7	6	Wesley Bangs	Rick Altig
2. Richard Spicer	19,443	27,034	89		4	Steven Lee	Altig-Martyn
3. Tracy McNallan	14,987	20,835		76.9	2	Wendell Bangs	Rick Altig
4. Deborah Simpson	13,025	16,371	100		1	Marlon Underwood	Scott Smith
5. Natascia Wilson	12,427	19,128	95		1		Wittenbach-Ostrovsky

All Time Record to Beat

YTD: \$142,726 1st Yr. Vladimir Opra

All Time Record to Beat

YTD: \$237,992 Net ALP Vladimir Opra

YTD Production

Name	1st Year Agent	Net ALP	NG	Rtn	# 1st Yr Agents	MGA	SGA
* 1. Tracy McNallan	\$109,571	\$165,189		76.9	2	Wendell Bangs	Rick Altig
2. Susan Schweitzer	103,270	183,596		78.1	1	Wendell Bangs	Rick Altig
3. Dustin Raaum	87,041	136,545		76.7	6	Wesley Bangs	Rick Altig
4. Eric Topper	72,268	117,756	79		5		Ali Shahrak
5. Todd Faulkner	68,219	116,149	81		1		Ali Shahrak

Supervising Agent selection guidelines for recognition in the *Spotlight* are as follows: *Must have one First Year Agent coded and meet all production requirements.*

GENERAL AGENTS



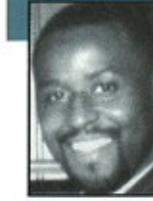
1. Michael Pellicciotta
Edison, NJ



2. Francisco Perez
Edison, NJ



3. Denise Bateman
Burnaby, BC



4. Samuel James
Ridgeland, MS



5. Kevin Leonard
Woodridge, IL

All Time Record to Beat

Month: \$102,403 1st Yr. Eric Neal

All Time Record to Beat

Month: \$111,262 Net ALP Eric Neal

December Production

Name	1st Year Agent	Net ALP	NG	Rtn	# 1st Yr Agents	MGA	SGA
1. Michael Pellicciotta	\$50,770	\$59,555	92		10	Marc Rosen	Eric Giglione
2. Francisco Perez	50,549	63,692		69.8	11	Jeff Dinocento	Eric Giglione
3. Denise Bateman	43,478	43,478	84		9	Bulbinder Hayer	Rick Altig
4. Samuel James	35,934	36,815		66.4	10		Wittenbach-Ostrovsky
5. Kevin Leonard	31,404	34,242	84		8	Marlon Underwood	Scott Smith
6. Denise Gilbert	27,574	33,487		65.7	4	Brian Waller	Scott Smith
7. Jim Bianchi	26,838	55,319		87.7	4	Paul Rumbuc	Durhon Oldham
8. Maurice Davies	25,007	28,654		72.7	3	Gregory Partee	Steve Friedlander
9. Karen McClenaghan	24,525	24,525	93		6	Volodymyr Derevyanyy	Rick Altig
10. Hal Herman	23,442	24,936		81.5	4	Paul Rumbuc	Durhon Oldham

All Time Record to Beat

YTD: \$489,120 1st Yr. Eric Neal

All Time Record to Beat

YTD: \$864,620 Net ALP

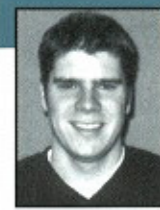
YTD Production

Name	1st Year Agent	Net ALP	NG	Rtn	# 1st Yr Agents	MGA	SGA
* 1. Samuel James	\$318,676	\$397,102		66.4	10		Wittenbach-Ostrovsky
* 2. Jim Bianchi	260,442	428,022		87.7	4	Paul Rumbuc	Durhon Oldham
* 3. Francisco Perez	260,164	370,194		69.8	11	Jeffrey Dinocento	Eric Giglione
* 4. Denise Gilbert	230,564	275,709		65.7	4	Brian Waller	Scott Smith
* 5. Jeffrey Ravnitzky	190,751	244,075		77.3	3	Israel Pena	Tom Williams
6. Hal Herman	190,061	280,402		81.5	4	Paul Rumbuc	Durhon Oldham
7. Dorian Oldham	176,635	246,334		78.5	3	Paul Rumbuc	Durhon Oldham
8. Carey Thompson	165,509	216,627	89		5	Gregory Partee	Vic Hancock
9. James Boucher	159,009	239,980		75.3	3	William Cook	Tom Williams
10. Gregory Jeffers	156,302	228,048		68.7	3	David Hausman	Eric Giglione

General Agent selection guidelines for recognition in the *Spotlight* are as follows: *Must have two First Year Agents coded and meet all production requirements.*

MASTER GENERAL AGENTS

MASTER GENERAL AGENTS



1. Paul Rumbuc
Rochester, NY

Record Breaker!
YTD Net ALP



2. Steven Greer
Rochester, NY



3. Jeffrey Dinocento
Edison, NJ



4. David Hausman
Edison, NJ



5. Brian Waller
Woodridge, IL



6. Steven Lee
London, ON



7. Marc Rosen
Edison, NJ



8. Wesley Bangs
Crystal, MN



9. Roger Geering
Auckland, NZ



10. Lawrence Hauk
Auckland, NZ

December Production

All Time Record to Beat

Month: \$190,653 1st Yr. Slav Bitman

All Time Record to Beat

Month: \$236,811 Net ALP Ed Orell

Name	1st Yr. Agent	Net ALP	NG	Rtn	#1st Yr. Agents	SGA
1. Paul Rumbuc	\$123,086	\$200,174		80.9	22	Durhon Oldham
2. Steven Greer	78,829	85,893		81.5	14	Durhon Oldham
3. Jeffrey Dinocento	77,156	96,696		68.7	23	Eric Giglione
4. David Hausman	76,131	131,364		68.6	23	Eric Giglione
5. Brian Waller	75,912	93,197		64.3	6	Scott Smith
6. Steven Lee	71,092	94,064		75.9	15	Rick Altig
7. Marc Rosen	70,965	71,264		71.7	5	Eric Giglione
8. Wesley Bangs	67,742	71,932		70.2	11	Rick Altig
9. Roger Geering	66,810	85,633		69.5	7	Steve Friedlander
10. Lawrence Hauck	66,273	80,040		69.2	6	Steve Friedlander
11. Gregory Partee	65,792	81,200		70.3	6	Vic Hancock
12. Leslie Taylor	58,612	78,160		75.2	9	Geneser-Bitman
13. Melanie Cohen	58,544	61,587		67.6	17	Giglione-Brister
14. Joshua Robinson	54,710	64,805		65.7	12	Geneser-Bitman
15. Marlon Underwood	50,694	101,929		66.4	11	Scott Smith
16. Jason Danielson	50,593	50,847		76.9	8	Rick Altig
17. Patrick Shehan	45,362	50,106		67.1	8	Larry Geneser
18. Jonathan Saluk	40,804	40,012		79.7	13	Richard Rutt
19. Chris Hernandez	36,651	44,636		74.3	6	Scott Smith
20. Steven Jakubczak	35,792	51,878		74.5	8	Scott Smith

YTD Production

All Time Record to Beat

YTD: \$1,705,178 1st Yr. Slav Bitman

All Time Record to Beat

YTD: \$2,127,959 Net ALP Paul Rumbuc

Name	1st Yr. Agent	Net ALP	NG	Rtn	#1st Yr. Agents	SGA
* 1. Paul Rumbuc	\$1,585,485	\$2,127,959		80.9	22	Durhon Oldham
* 2. Jeffrey Dinocento	1,114,472	1,522,546		68.7	23	Eric Giglione
* 3. David Hausman	980,459	1,307,333		68.6	23	Eric Giglione
* 4. Wendell Bangs	699,632	982,121		74.8	7	Rick Altig
* 5. David Iriye	687,489	695,458		71.5	15	David Cohen
6. John McCreary	654,322	661,473		66.4	11	Furer-Whittinghill
7. William Cook	629,017	714,298		70.6	11	Tom Williams
8. Steven Greer	618,215	649,871		81.5	14	Durhon Oldham
9. Lee Conti	610,449	755,329		73.3	12	David Cohen
10. Steven Jakubczak	586,347	796,840		74.5	8	Scott Smith
11. Gregory Partee	569,104	816,456		70.3	12	Vic Hancock
12. Steven Lee	562,974	737,836		75.9	15	Rick Altig
13. Doreen Ryan-Foti	551,267	1,083,076		71.6	11	Jatoft-Foti
14. Robert Delesky	541,158	591,301		64.9	10	Eric Giglione
15. Christine Hartman	537,346	1,001,570		69.9	7	Cohen-Hartman
16. Vito Pecoraro	512,315	660,568		66.2	7	Eric Giglione
17. Theodore Pappas	507,529	552,099		76.8	9	Richard Rutt
18. Brian Traboulay	503,229	602,294		70.8	7	Rick Altig
19. Brandon Geneser	501,144	674,501		66.1	8	Larry Geneser
20. Brian Waller	480,404	531,983		64.3	6	Scott Smith

Master General Agent selection guidelines for recognition in the Spotlight are as follows: Must have four First Year Agents coded and meet all production requirements.

Monthly Management Bonus
65 Percent and 70 Percent MGA Contracts
57.5 Percent GAs Coded Under MGA

December Bonus Qualifiers

Paul Rumbuc \$10,825.55	Pat Shehan \$2,952.52	Ron Howell \$1,596.78	Anthony Walthour \$640.63	Jason Schlomann \$303.44
Lawrence Hauck \$8,789.29	Derek Hartley \$2,916.66	James Beck \$1,571.03	Tomas Thundiyil \$621.21	Shannon Richardson \$294.45
Steven Greer \$7,946.20	David Iriye \$2,752.49	Roger Fung \$1,401.91	Jim Bianchi \$580.57	Gregory Jeffers \$290.35
Leslie Taylor \$7,452.32	David Hausman \$2,666.55	Byron Fletcher \$1,243.66	Kevin Leonard \$575.86	Mark Reddington \$280.30
Steven Lee \$6,339.13	Lee Conti \$2,655.60	Denise Bateman \$1,147.94	Dorian Oldham \$569.38	Karlton Roberts \$279.93
Brian Waller \$6,010.49	Vito Pecoraro \$2,583.48	Brandon Geneser \$1,125.52	Michael Pellicciotta \$558.72	Eric Tuttobene \$279.45
Wesley Bangs \$5,971.31	Jay Mullins \$2,442.18	Sidney Hodgskiss \$1,094.22	Bruce Davis \$436.54	Eric Grier \$276.32
Jason Danielson \$5,529.54	Bill Cook \$2,194.41	Francisco Perez \$1,080.44	Hal Herman \$433.24	Launy Lamar \$267.30
Jeffrey Dinocento \$5,159.81	Jonathan Saluk \$2,053.11	David Melcher \$1,075.64	Denard Cooper \$419.31	Christine Hartman \$246.99
Marc Rosen \$4,462.79	Chris Hernandez \$1,863.65	Dan Phillips \$1,069.06	Scott Georger \$380.06	Danny VanHouten \$242.75
Steven Ratliff \$3,791.39	Eric Nichols \$1,862.52	John McGrath \$1,066.34	Gary Selesky \$360.20	Jeff Churchfield \$234.30
Gregory Partee \$3,681.97	Wendell Bangs \$1,805.57	Denise Gilbert \$1,022.29	Ian Flynn \$336.34	James Boucher \$204.39
DeMario Cooper \$3,589.32	Theodore Pappas \$1,787.04	Margaret Harrison \$1,009.04	Kevin Mendizabal \$329.77	Matthew Wolfanger \$191.82
Roger Geering \$3,522.32	Robert Delesky \$1,738.36	Shamshinder Sidhu \$888.32	Tracey Johnston \$324.05	Lisa Donoghue \$191.25
Steven Jakubczak \$3,286.44	Marlon Underwood \$1,727.60	Kevin Thornburg \$801.93	Michael Czopek \$322.17	
Joshua Robinson \$3,030.69	Bill Hayer \$1,725.79	Carey Thompson \$751.65	Maurice Davies \$316.35	

Total \$153,849.30

Monthly Leadership Bonus

MGAs and the GAs and SAs coded under them are eligible for a monthly Leadership Bonus equal to a percent of the monthly Net ALP on each Agent under them who meets a minimum production requirement and a Net to Gross and/or Retention requirement. The bonus is available on all personal production of Agents, SAs or GAs coded under their hierarchies. There is no maximum number of Agents they can receive a bonus on. Below are the guidelines for eligibility and the bonus percentages to be paid based on the contract date of each eligible agent.

MGA is eligible for 75 percent of the Leadership Bonus for Agents coded under their MGA number.

- The MGA must have a minimum of three "new codes" in a rolling three-month quarter.
- New MGAs (in their first 60 days), can qualify with one "new code" in each of their first two months. Starting with their third month, they are required to have three "new codes" in a rolling three-month period.
- A "new code" for this purpose is an Agent who was originally coded to the MGA (transferred Agents are not considered "new codes") and who have produced a minimum of:
 - \$6,500 of Net ALP in the first full month and maintained it

OR

- \$8,000 of Net ALP in their first two full months and maintained it
- The MGA must meet the required Net to Gross or Retention requirements.
- The MGA must have a minimum of three active producing Agents, SAs, or GAs coded to them to be eligible for the bonus.
- MGA is eligible for the bonus for personal production of GAs coded under them.
- MGA's personal production is excluded.

GA is eligible for 25 percent of the Leadership Bonus for Agent coded direct to their GA number.

- The GA's MGA must have qualified for his/her portion of the Leadership Bonus.
- GA must have the required Net to Gross or Retention requirement.
- GA is eligible for the bonus on personal production of SAs coded under them.
- Excludes GA's personal production.

SA is eligible for 25 percent of the Leadership Bonus for Agents coded direct to their SA number.

- The SA's MGA must have qualified for his/her portion of the Leadership Bonus.
- SA must have the required net to gross or retention requirement.
- Excludes SA's personal production.

Who counts as a qualifying Agent toward Leadership Bonus?

- The Agent (Producer) must have a minimum of \$7,000 Net ALP for the month in order to count toward the Leadership Bonus.
- The Agent (Producer) must have the required net to gross (from AP&P report) or retention to be eligible. Net to gross only will be used through the 8th month. At 9 months, 67% retention will be required.

Bonus percentages available based on contract date of Agent (Producer)

- 0 to 6 months from contract date 15 percent (75 percent MGA/25 percent GA or SA) of Net ALP
- 7-12 months from contract date 10 percent (75 percent MGA/25 percent GA or SA) of Net ALP
- 13-24 months from contract date 5 percent (75 percent MGA/25 percent GA or SA) of Net ALP
- 25th month and thereafter 3 percent (75 percent MGA/25 percent GA or SA) of Net ALP

Net to Gross/Retention Requirement for all levels

Starting with the ninth month a 67 percent Retention rate is required. Net to Gross requirement for all qualifiers through their eighth month is based on their contract date. Below are the rates required.

- First through third months 86 percent Net to Gross is required
- Fourth through sixth months 82 percent Net to Gross is required
- Seventh through eighth months 78 percent Net to Gross is required

STATE GENERAL AGENTS



Eric Giglione

Category I	DECEMBER PRODUCTION						YEAR TO DATE PRODUCTION			
	SGA	1st Yr Agent	Standard	% Of Std	Net ALP	Rtn	1st Yr Agent	Standard	% Of Std	Net ALP
Eric Giglione	\$329,905	\$168,000	196	\$478,748		67.9	\$5,032,882	\$2,016,000	250	\$6,493,763
Larry Geneser	163,108	108,000	151	222,179		64.0	2,831,988	1,308,000	217	3,597,482
Rick Altig	659,187	468,000	141	1,171,745		69.5	9,248,802	5,544,000	167	14,601,881
Scott Smith	273,209	240,000	114	565,783		68.6	3,493,635	2,724,000	128	6,436,009
David Cohen						72.9	2,043,507	1,800,000	114	3,355,051



Durhon Oldham

Category II	DECEMBER PRODUCTION						YEAR TO DATE PRODUCTION			
	SGA	1st Yr Agent	Standard	% Of Std	Net ALP	Rtn	1st Yr Agent	Standard	% Of Std	Net ALP
Durhon Oldham	\$201,915	\$72,000	280	\$286,068		80.9	\$2,040,428	\$864,000	236	\$2,568,208
Giglione-Brister	105,418	84,000	125	125,323		70.1	917,832	660,000	139	1,115,506
Vlad Basov	95,874	84,000	114	152,490		74.9	827,443	828,000	100	1,447,946



Vic Hancock

Category III	DECEMBER PRODUCTION						YEAR TO DATE PRODUCTION			
	SGA	1st Yr Agent	Standard	% Of Std	Net ALP	Rtn	1st Yr Agent	Standard	% Of Std	Net ALP
Vic Hancock*	\$92,647	\$60,000	154	\$120,136	85		\$494,443	\$300,000	165	\$633,855
Marc Morton	66,457	60,000	111	87,638		71.6	1,135,071	720,000	158	1,487,875
Shashi Parekh*	60,673	60,000	101	72,898	86					
Tom Williams						70.1	1,615,910	720,000	224	2,332,399
Allan Jennings						67.5	664,417	576,000	115	788,691

* These SGAs are not eligible for YTD awards because their YTD Percent of Standard does not represent six months of full quota. To be considered, an SGA must have six months of full quota.

STATE GENERAL AGENTS



Steve Friedlander

Category IV	DECEMBER PRODUCTION						YEAR TO DATE PRODUCTION			
	SGA	1st Yr Agent	Standard	% Of Std	Net ALP	Rtn	1st Yr Agent	Standard	% Of Std	Net ALP
Steve Friedlander	\$150,943	\$48,000	314	\$188,927		68.5	\$1,249,866	\$576,000	217	\$1,610,491
Geneser-Bitman	128,149	48,000	267	178,129		65.1	2,316,642	480,000	483	2,825,412
Bill Jennings	89,401	48,000	186	110,959		73.2	1,201,902	576,000	209	1,506,537
Wittenbach-Ostrovsky	70,308	48,000	146	72,643		66.4	805,389	564,000	143	856,933
Nick Nitkowski						67.5	452,664	396,000	114	551,810
Chris Lafond						69.5	783,569	528,000	148	1,107,057
Furer-Whittinghill						69.1	949,915	576,000	165	1,122,989



Rick Altig & Alan Martyn

Category V	DECEMBER PRODUCTION						YEAR TO DATE PRODUCTION			
	SGA	1st Yr Agent	Standard	% Of Std	Net ALP	Rtn	1st Yr Agent	Standard	% Of Std	Net ALP
Altig-Martyn	\$109,384	\$36,000	304	\$121,930		69.1	\$850,092	\$432,000	197	\$1,024,095
Ramin Kouladji	55,369	36,000	154	70,008		67.3	533,283	432,000	123	922,277
Robert Hughes*						85	177,757	144,000	123	213,956



Marcellus Adams

Category VI	DECEMBER PRODUCTION						YEAR TO DATE PRODUCTION			
	SGA	1st Yr Agent	Standard	% Of Std	Net ALP	Rtn	1st Yr Agent	Standard	% Of Std	Net ALP
Marcellus Adams*	\$41,020	\$36,000	114	\$44,436	92		\$108,281	\$72,000	150	\$113,364

* These SGAs are not eligible for YTD awards because their YTD Percent of Standard does not represent six months of full quota. To be considered, an SGA must have six months of full quota.

PR REPRESENTATIVES

PR Manager



Debbie Enstedt
Winnipeg, MB

Category A:



Gabriela Berloni
Toronto, ON



Rona Pileggi Spano
Woodridge, IL

Category B:



Malka Arony
Phoenix, AZ



Kristin Lafond
Omaha, NE

Category C:



Donald Spohn
Columbus, OH



Darrell Dorey
Halifax, NS

Record Breaker!
YTD Group
Production

PR REPRESENTATIVES

December Production

PR Manager	No. Cards	SGA
1. Debbie Enstedt	22,979	Rick Altig
2. Malka Arony	7,106	Cohen-Hartman
3. Al Wall	2,217	Joshua Chalom

All Time PR Card Production Record

Month: 18,960 cards **Anthony Gentili**

Category A	No. Cards	SGA
1. Gabriela Berloni	7,461	Joshua Chalom
2. Rona Pileggi Spano	5,648	Scott Smith
3. Erica Dalager	6,003	Rick Altig
4. Brenda DiSomma	3,232	Eric Giglione
5. Manon Brulotte	3,120	Rick Altig

Category B	No. Cards	SGA
1. Malka Arony	3,540	Cohen-Hartman
2. Kristin Lafond	2,858	Chris Lafond
3. Catherine Briggie	2,219	Cohen-Hartman
4. Randy Stockley	1,642	Ramin Kouladji
5. Cheryl Cook	1,462	Dennis Ishler

All Time PR Group Production Record

Month: 125 groups **Darrell Dorey**

Category C	No. Groups	SGA
1. Donald Spohn	15	Marc Morton
2. Darrell Dorey	14	Ramin Kouladji
3. Kenneth Altizer	13	Marc Morton
3. Richard Case	13	James Surace
4. John Wilkinson	10	Scott Smith
4. Vivian Dwyer	10	Ali Shahrak
4. Becky Cutler	10	Bill Jennings
4. Bernard Wendekier	10	Rick Altig

YTD Production

PR Manager	No. Cards	SGA
*1. Debbie Enstedt	213,685	Rick Altig
*2. Malka Arony	53,528	Cohen-Hartman
3. Al Wall	37,763	Joshua Chalom

All Time PR Card Production Record

YTD: 61,879 cards **Denise Bowyer**

Category A	No. Cards	SGA
*1. Rona Pileggi Spano	36,834	Scott Smith
*2. Brenda DiSomma	33,931	Eric Giglione
*3. Robin Denham	32,900	Larry Geneser
4. Al Wall	29,256	Joshua Chalom
5. Bernard Wendekier	25,321	Rick Altig

Category B	No. Cards	SGA
*1. Malka Arony	22,919	Cohen-Hartman
*2. Laurie Onasch	21,575	Manone & Altig
*3. Erin McKee	14,407	Shashi Parekh
4. Catherine Briggie	14,042	Cohen-Hartman
5. Sandra Johnson	13,152	Gary Bleier

All Time PR Group Production Record

YTD: 514 groups **Darrell Dorey**

Category C	No. Groups	SGA
*1. Darrell Dorey	514	Ramin Kouladji
*2. Roy Jessome	228	Ramin Kouladji
*3. Richard Case	154	James Surace
4. Kenneth Altizer	142	Marc Morton
5. Vivian Dwyer	131	Ali Shahrak

Category A = SGA categories one and two. Category B = SGA categories three, four, five and six. Category C = Top number of contracts signed from all SGA categories. Public Relations Manager selection guidelines for recognition in the *Spotlight* are as follows: *Must have two P.R. Representatives coded and meet all production requirements.*

December Qualifiers

Kenneth Altizer	\$1,162.50
Darrell Dorey	\$1,162.50
Richard Case	\$1,162.50
Rona Pileggi Spano	\$1,162.50
Brenda DiSomma	\$1,162.50
Malka Arony	\$1,012.50
Manon Brulotte	\$825.00
Gabriela Berloni	\$787.50
Robin Denham	\$775.00
Vivian Dwyer	\$775.00
Erica Dalager	\$750.00
Al Wall	\$575.00
Becky Cutler	\$575.00
Irene Rurycz	\$550.00
Robert Dailey	\$550.00
Catherine Briggie	\$500.00
Laurie Onasch	\$465.00
Jenny Williams	\$420.00
Randy Stockley	\$400.00
Jacqueline deVooght	\$360.00
Terrie Hobson	\$315.00
Joseph Westfall	\$287.50
Susan Kelleher	\$287.50
Brenda Swecker	\$275.00
Jennifer Opra	\$275.00
Leonor Lopez	\$275.00
William Verbeten	\$262.50
Kristin Lafond	\$262.50
Erin McKee	\$250.00
Anat Cohen	\$250.00
Susan Fuldauer	\$210.00
Susan Richards	\$210.00

Total
\$18,292.50

Fourth Quarter Qualifiers

Rona Pileggi Spano	\$2,000.00
Robin Denham	\$2,000.00
Jacqueline deVooght	\$2,000.00
Al Wall	\$2,000.00
Brenda DiSomma	\$2,000.00
Manon Brulotte	\$2,000.00
Gabriela Berloni	\$2,000.00
Malka Arony	\$1,000.00
Erica Dalager	\$1,000.00
Bernard Wendekier	\$500.00
Robert Dailey	\$500.00
Irene Rurycz	\$500.00
William Gibson	\$500.00
Darrell Dorey	\$500.00

Total
\$18,500.00



May the Force be With You

I want to take a moment to reflect on 2002 and at the same time look ahead to 2003.

In 2002, American Income set records for production every month and ended the year with over \$86 Million in Net ALP. Along the way we kept increasing our field force ever-so-slowly with moderate increases of 20-plus each month. This took our count to 1,975 by the year's end which is a 14 percent increase over the year before. One of the largest areas of increase was at the Master General Agent level where we ended the year with a 33 percent increase.

Going into 2003, we have a solid foundation of MGAs to train and develop General Agents and Supervising Agents.

The only way for an MGA to be successful is to have a core of GAs and SAs underneath him or her whom he or she is training to reach the MGA level.

The GA and SA level with American Income are the two levels in the management system that can create the most growth and development within an Agency.

It is really a trickle-down effect. MGAs develop GAs and SAs, who are in turn developing new Producers. The result is an Agency that continues to feed itself with new talent.

Any successful MGA will tell you they are always trying to replace themselves so they can move up to the next level. If you are a Supervising Agent and want to become a General Agent, reproduce yourself by training new people to take your place so you can move up. No matter what level you are at, the way to get the bigger contract and higher management level is by reproducing yourself over and over again.

On that subject, the other night I was watching the new

Star Wars movie, *Attack of the Clones*. I know many of you are saying, "This guy spends too much time around Roger." But at the risk of offering up yet another movie analogy, I want to point out the correlation of *Attack of the Clones* and AIL's current recruiting atmosphere.

The main theme of the movie was the Jedi Force's dilemma of figuring out a way to defend itself against the Rebel Army given the fact the odds were something like ten to one. Knowing that it takes time for a soldier to become a Jedi Knight, this elite force began to realize their strength would come from the levels below them. By realizing this strength, the Jedi Force began to see it was possible to win the battle. Plus it didn't hurt that they

had a gazillion or so clones trained to defend the Empire.

So let's just imagine for a moment that the SGA is the Jedi Knight and the MGA is the Jedi in training. Continuing with this metaphor a General Agent could then be a top ranking Empire soldier and the SA is the delta force of all soldiers. The point is, each is in line with the other, they are all walking the same path with the person before as a guide. I guess to finalize

FROM THE DESK OF:

Bo Gentile

Assistant Vice President
National Recruiting



"Make it your goal to create as many of 'you' as possible and you will reach heights you never dreamed possible."

the scenario Roger could then feasibly be AIL's Yoda.

Again the point is, no matter what level you are at, the way to get the bigger contract and higher management level is by reproducing yourself over and over. Ever heard the old saying, "you are only as good as those who will come after you?"

Let's make 2003 AIL's best recruiting year ever. Make it your goal to create as many of "you" as possible and you will reach heights within American Income you never dreamed possible. This is our year! We are offering the best opportunity out there and it is up to you to lead the way down that path to success. May the force be with you!

ATLANTIS

PARADISE ISLAND, BAHAMAS



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the mysteries of a
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